

EXHIBIT

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EQUIFAX

CREDIT FILE : August 5, 2015
Confirmation # 5198045368

Dear David J Freedom:

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> **We have reviewed your concerns and our conclusions are:**

The disputed accounts McSI inc /7027, /7001, /7026 and village of hazel crest are currently not reporting on the Equifax credit file. The additional disputed accounts are not currently reporting on the credit file.

Public Record Information (This section includes public record items obtained from local, state and federal courts.)

>>> **We have reviewed the bankruptcy information. Case or ID # - 14-12741 The results are:** This bankruptcy is currently reporting as discharged. We have verified that this item has been reported correctly. If you have additional questions about this item please contact: **IL FED BK CT-Benton, 301 W Main St, Benton IL 62812-1362 Phone: (618) 435-2200**

Wage Earner Plan Filed 07/2014: US Bankruptcy Court-Benton; Case or ID # - 14-12741; Type - Personal; Current Disposition - Discharged CH-13; Current Disposition Date 11/12/2014; Date Verified 11/29/2014; Date Reported 11/29/2014; Address: 301 W MAIN ST BENTON, IL 62812-1362 : (618) 435-2200

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *). (This section includes open and closed accounts reported by credit grantors.)

Account History Status Code Descriptions	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off
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>>> **We have researched the credit account. Account # - 17391* The results are:** This account is currently reporting included in bankruptcy. If you have additional questions about this item please contact: **American Honda Finance, 2170 Point Blvd Ste 100, Elgin IL 60123-7875 Phone: (800) 542-0029**

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000006714 FOECA0807150318230000 01 000000
 002004094-5036
 David J Freedom
 14751 Lorel Ave
 Oak Forest, IL 60452-1331

P. O. Box 105518
 Atlanta, GA 30348

American Honda Finance 2170 Point Blvd Ste 100 Elgin IL 60123-7875 (800) 542-0029

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Fwd	Activity Designator	Creditor Classification			
17391 *	10/07/2013	\$20,989	\$0	Monthly	6	Paid and Closed					
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Deferred Pay	Balloon Pay	Balloon	Date
Date Reported	02/06/2015	\$0	01/2015	\$2,534	\$316	04/2014	Delinquency	Del. 1st Rptd	Amount	Amount	Pay Date
Status - Included In Wage Earner Plan; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Closed or Paid Account/Zero Balance; Auto;											

>>> We have researched the credit account. Account # - 41451170* The results are: This account is currently reporting included in bankruptcy. If you have additional questions about this item please contact: Chase MTG, PO Box 24696, Columbus OH 43224-0696 Phone: (800) 848-9136

Jpmorgan Chase Bank PO Box 24696 Columbus OH 43224-0696 (800) 848-9136

Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Deferred Pay	Balloon Pay	Balloon	Date
Date Reported	04/01/2015	\$0	03/2014	\$0	\$143	04/2014	Delinquency	Del. 1st Rptd	Amount	Amount	Pay Date
Status - Included In Wage Earner Plan; Type of Loan - Home Equity Line Of Credit; Whose Account - Individual Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Home Equity Loan;											

>>> We have researched the credit account. Account # - 11165* The results are: This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: American Honda Finance, 2170 Point Blvd Ste 100, Elgin IL 60123-7875 Phone: (800) 542-0029

American Honda Finance 2170 Point Blvd Ste 100 Elgin IL 60123-7875 (800) 542-0029

Account Number	11165*		Date Opened	07/01/2008		High Credit	\$12,824		Credit Limit	\$0		Terms Duration	Monthly		Months Fwd	56		Activity Designator	Paid and Closed		Creditor Classification
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Deferred Pay	Balloon Pay	Balloon	Date	Date Reported	07/05/2015	\$0	01/2013	\$0	\$228	01/2013	\$0	01/2013	
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance																					
Auto; Fixed Rate;																					

>>> We have researched the credit account. Account # - 736* The results are: This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: Citimortgage, PO Box 6243, Sioux Falls SD 57117-6243 Phone: (800) 283-7918

Citimortgage PO Box 6243 Sioux Falls SD 57117-6243 (800) 283-7918

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Fwd	Activity Designator	Creditor Classification			
736*	07/01/1999	\$60,000	\$0		Monthly	23	Paid and Closed				
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Deferred Pay	Balloon Pay	Balloon	Date
Date Reported	Amount	Payment	Last Payment	Payment Amount	Payment Amount	Delinquency	Last Activity	Start Date	Amount	Pay Date	Closed
07/05/2015	\$0	\$0	08/2009	\$50,604	\$679		08/2009		\$0		08/2006
Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Closed or Paid Account/Zero Balance; Conventional Mortgage;											

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>>> *We have researched the credit account. Account # - 15100* The results are:* This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. Historical account information was deleted from this account. If you have additional questions about this item please contact: **American Honda Finance, 2170 Point Blvd Ste 100, Elgin IL 60123-7875 Phone: (800) 542-0029**

American Honda Finance 2170 Point Blvd Ste 100 Elgin IL 60123-7875 (800) 542-0029									
Account Number	15100*	Date Opened	01/01/2012	High Credit	\$14,925	Credit Limit	\$0	Terms Duration	Monthly
Items As of	Balance	Amount	Date of	Actual	Payment	Amount	Scheduled	Date of 1st	Terms Frequency
Date Reported	Amount	Past Due	Last Payment	Payment	Amount	\$261	Payment Amount	Delinquency	Date of Last Activity
07/05/2015	\$0	\$0	10/2013	\$0	\$0	\$0	\$0	10/2013	Monthly
Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - ; Closed or Paid AccountZero									
Balance; Auto; Fixed Rate;									

>>> *We have researched the credit account. Account # - 112086* The results are:* This account is currently reporting included in bankruptcy. If you have additional questions about this item please contact: **Citimortgage, PO Box 6243, Sioux Falls SD 57117-6243 Phone: (800) 283-7918**

Citimortgage PO Box 6243 Sioux Falls SD 57117-6243 (800) 283-7918									
Account Number	112086*	Date Opened	08/01/2009	High Credit	\$54,085	Credit Limit	\$0	Terms Duration	Monthly
Items As of	Balance	Amount	Date of	Actual	Payment	Amount	Scheduled	Date of 1st	Terms Frequency
Date Reported	Amount	Past Due	Last Payment	Payment	Amount	\$0	Payment Amount	Delinquency	Date of Last Activity
01/06/2015	\$0	\$0	\$0	\$0	\$0	\$0	\$0	04/2014	Monthly
Status - Included In Wage Earner Plan; Type of Loan - Conventional Re Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This									
Account Information; Bankruptcy Chapter 13; Real Estate Mortgage;									

>>> *We have researched the credit account. Account # - 24026* The results are:* We verified that this item belongs to you. This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. Historical account information was deleted from this account. If you have additional questions about this item please contact: **Bank of America, 1800 Tapo Canyon, Ca6 914 01 91, Simi Valley CA 93063 Phone: (800) 451-6362**

Bank of America, N.A. 1800 TAPPO CANYON CA6 914 01 91 SIMI VALLEY CA 93063 (800) 451-6362									
Account Number	24026*	Date Opened	09/01/2011	High Credit	\$204,676	Credit Limit	\$0	Terms Duration	Monthly
Items As of	Balance	Amount	Date of	Actual	Payment	Amount	Scheduled	Date of 1st	Terms Frequency
Date Reported	Amount	Past Due	Last Payment	Payment	Amount	\$1,993	Payment Amount	Delinquency	Date of Last Activity
07/05/2015	\$191,490	\$0	07/2015	\$1,993	\$0	\$0	\$1,993	06/2015	Monthly
Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Fha Real Estate Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - ; Real Estate Mortgage;									

>>> *We have researched the credit account. Account # - 549033091203* The results are:* We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Bank of America, P.O. Box 982235, EL Paso TX 79998-2235**

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Bank of America PO Box 962235 El Paso TX 79998-2235

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Fwd	Activity Designator	Creditor Classification			
549033091203*	08/01/1993	\$13,852	\$44,700	Monthly	59						
Items As of	Balance	Amount	Date of	Scheduled	Date of 1st	Date of	Charge Off	Deferred Pay	Balloon Pay	Balloon	Date
Date Reported	Amount	Paid Due	Last Payment	Payment Amount	Delinquency	Last Activity	Del. 1st Fwd	Amount	Start Date	Amount	Pay Date
07/05/2015	\$0	\$0	04/2014	\$31	\$0	04/2014	\$0	\$0	\$0	\$0	04/2014

Status - Included In Wage Earner Plan; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Credit Card;

Status - Included In Wage Earner Plan; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Credit Card;

>>> We have researched the credit account. Account # - 442802800001* The results are: We verified that this item belongs to you. This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: Chase Card, PO Box 15298, Wilmington DE 19850-5298 Phone: (800) 432-3117

Chase Bank USA NA PO Box 15298 Wilmington DE 19850-5298 (800) 432-3117

Account Number	442802800001*	Date Opened	04/01/1994	High Credit	\$6,660	Credit Limit	\$500	Terms Duration		Terms Frequency	Monthly	Months Fwd	99	Activity Designator		Creditor Classification	
Items As of	Balance	Amount	Amount	Date of Last Payment	Actual Payment	Scheduled Payment	Amount	Date of 1st Delinquency	Date of Last Activity	Date Mat. Del. 1st Fwd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed		
07/05/2015	\$0	\$0	\$0	02/2012	\$0	\$0	\$0	02/2012	02/2012		\$0	\$0	\$0	\$0	02/2012		

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Credit Card;

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Credit Card;

>>> We have researched the credit account. Account # - 103697* The results are: This account has been updated to show included in bankruptcy/included in bankruptcy of another person. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: USAA Federal Savings Bk, 10750 W IH 10, USAA Building Bk P3 East, San Antonio TX 78288-1600 Phone: (800) 531-2265

USAA Federal Savings Bank PO Box 47504 San Antonio TX 78265-7504 (512) 498-1532

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Fwd	Activity Designator	Creditor Classification			
103697*	10/10/2013	\$10,500	\$0	60M	Monthly	11					
Items As of	Balance	Amount	Date of	Scheduled	Date of 1st	Date of	Charge Off	Deferred Pay	Balloon Pay	Balloon	Date
Date Reported	Amount	Paid Due	Last Payment	Payment Amount	Delinquency	Last Activity	Del. 1st Fwd	Amount	Start Date	Amount	Pay Date
08/05/2015	\$0	\$0	\$0	\$0	04/2014		\$0	\$0	\$0		

Status - Included In Wage Earner Plan; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Auto;

>>> We have researched the credit account. Account # - 16241* The results are: This account is currently reporting included in bankruptcy. If you have additional questions about this item please contact: American Honda Finance, 2170 Point Blvd Ste 100, Elgin IL 60123-7875 Phone: (800) 542-0029

American Honda Finance 2170 Point Blvd Ste 100 Elgin IL 60123-7875 (800) 542-0029

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Fwd	Activity Designator	Creditor Classification			
16241*	01/01/2013	\$20,688	\$0		Monthly	13	Paid and Closed				
Items As of	Balance	Amount	Date of	Scheduled	Date of 1st	Date of	Charge Off	Deferred Pay	Balloon Pay	Balloon	Date
Date Reported	Amount	Paid Due	Last Payment	Payment Amount	Delinquency	Last Activity	Del. 1st Fwd	Amount	Start Date	Amount	Pay Date
02/06/2015	\$0	\$0	12/2014	\$3,267	\$326	04/2014	\$0	\$0	\$0	\$0	04/2014

Status - Included In Wage Earner Plan; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Closed or Paid Account/Zero Balance; Auto;

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Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

(End Of Report)

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